

MinnesotaCare:

No provisions.

MA:

People cannot receive services through Alternative Care (AC) and the Special Income Standard-Elderly Waiver (SIS-EW) at the same time. People who meet the MA asset limit may be able to choose between AC and EW depending on their income level.

People cannot choose to receive AC if they are:

- ▶ Eligible for MA without a spenddown (income equal to or less than 100% FPG).
- OR
- ▶ Eligible for SIS-EW without a waiver obligation (income equal to or less than the maintenance needs allowance). MA applicants with incomes below the maintenance needs allowance may receive AC for up to 60 days pending the MA eligibility determination.

EXAMPLE:

Marge requests home and community based services beginning in January. She applies for MA on January 15 and requests retroactive coverage for November and December. Her assets are within the MA limit. Her income is less than 100% FPG. She is eligible for MA without a spenddown effective November 1. AC services can be used to pay for home and community based services for up to 60 days or until MA is approved, whichever is earlier.

People who meet the MA asset limit and who have incomes over the maintenance needs allowance but no more than the special income standard (SIS) can choose to receive home and community based services through either SIS-EW or AC. People who choose AC are not eligible for MA with a spenddown.

EXCEPTION:

If people choose AC and later apply for EW, AC may remain open while the MA application is processed. The applicant may use AC expenses to meet a spenddown during the 3-month retroactive period and the processing period. Once SIS-EW is approved, the enrollee will have a waiver obligation. See §0913.17 (Begin/End Use of LTC Spenddown-Part 1).

EXAMPLE:

Bob has been receiving AC services for 12 months. His assets are within MA limits. He applies for SIS-EW on April 5. Based on his income, he has a monthly

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MA spenddown of \$300 and will have a waiver obligation for SIS-EW of \$80. He can use expenses paid by AC to meet his spenddown while his SIS-EW eligibility is determined. Once SIS-EW is approved, AC services end. Bob will have a waiver obligation instead of a spenddown beginning with the first full month of SIS-EW services.

**EXAMPLE:**

Marge is approved for AC services beginning in January. She applies for MA on January 15 and requests retroactive coverage for November and December. Her assets are within the MA limit. Her income is more than the maintenance needs allowance but less than the SIS. She has a spenddown for MA and will have a waiver obligation for SIS-EW. She can use AC-paid services to meet her spenddown beginning in January while SIS-EW eligibility is determined. AC services can continue during the MA processing period or until SIS-EW is approved. Since she did not receive AC services in November and December, she must meet her spenddown for those months with other medical expenses.

People with assets within the MA limits and incomes more than the SIS may choose to receive services through either AC or EW. People who choose AC may be eligible for MA with a spenddown, using AC expenses to meet the spenddown. People who choose EW and MA with a spenddown cannot apply expenses paid by EW to the spenddown. They may apply costs incurred under EW that remain their financial responsibility to the spenddown.

**EXAMPLE:**

Elaine's assets are within MA limits. Her income is more than the SIS. She would have a monthly MA spenddown of \$1,200. She receives monthly AC services of \$1,100, reducing her spenddown to \$100. She must incur \$100 in other medical expenses to meet her spenddown.